

**Information to identify the case:**

Debtor 1	<b>Jacintha L. Geborde</b>	Social Security number or ITIN	xxx-xx-7250
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-25085-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jacintha L. Geborde  
aka Jacinth Geborde

11/6/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jacintha L. Geborde  
 Debtor

Case No. 19-25085-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 70

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db  
 518389847 +Jacintha L. Geborde, 17 Spruce Tree Lane, Randolph, NJ 07869-3732  
 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 518389848 +Department Store National Bank/Macy's, PO Box 8218, Mason, OH 45040-8218  
 518389859 +Kohls/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 518389863 +Macy's, PO Box 78008, Phoenix, AZ 85062-8008  
 518389865 +Macy's Visa, PO Box 9001108, Louisville, KY 40290-1108  
 518389870 +PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 518389874 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 518389872 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 518389871 +PNC Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101-4982  
 518389873 PNC Bank, PO Box 15397, Wilmington, DE 19886-5397  
 518389877 +PNC Bank, PO Box 8832, Wilmington, DE 19899-8832  
 518389875 +PNC Bank, Attn: Customer Service, PO Box 609, Pittsburgh, PA 15230-0609  
 518389883 +Sears Credit Card, PO Box 78051, Phoenix, AZ 85062-8051  
 518389889 +Synchrony Bank, PO Box 30253, Salt Lake City, UT 84130-0253

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2019 00:06:58 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregon03.ne.ecf@usdoj.gov Nov 08 2019 00:06:56 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518389830 EDI: CAPITALONE.COM Nov 08 2019 04:28:00 Capital One, NA, Bankruptcy Dept., PO Box 5155,  
 Norcross, GA 30091  
 518389881 EDI: SEARS.COM Nov 08 2019 04:28:00 Sears, PO Box 183082, Columbus, OH 43218  
 518389828 +EDI: CAPITALONE.COM Nov 08 2019 04:28:00 Capital One Bank, PO Box 70884,  
 Charlotte, NC 28272-0884  
 518389829 +EDI: CAPITALONE.COM Nov 08 2019 04:28:00 Capital One Bank ( USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 518389831 +EDI: CAPITALONE.COM Nov 08 2019 04:28:00 Capital One, NA, Capital One Bank (USA) N.A.,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 518389832 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 08 2019 00:03:35 Cardworks Servicing,  
 PO Box 9201, Old Bethpage, NY 11804-9001  
 518389835 +EDI: CITICORP.COM Nov 08 2019 04:28:00 Citibank, PO Box 6500,  
 Sioux Falls, SD 57117-6500  
 518389836 +EDI: CITICORP.COM Nov 08 2019 04:28:00 Citibank, PO Box 6062,  
 Sioux Falls, SD 57117-6062  
 518389837 EDI: CITICORP.COM Nov 08 2019 04:28:00 Citibank, PO Box 6077,  
 Sioux Falls, SD 57117-6077  
 518389834 +EDI: CITICORP.COM Nov 08 2019 04:28:00 Citibank, PO Box 6217,  
 Sioux Falls, SD 57117-6217  
 518389833 +EDI: CITICORP.COM Nov 08 2019 04:28:00 Citibank, Centralized Bankruptcy, PO Box 790034,  
 St Louis, MO 63179-0034  
 518389838 +EDI: CITICORP.COM Nov 08 2019 04:28:00 Citicards, PO Box 6500,  
 Sioux Falls, SD 57117-6500  
 518389839 +EDI: WFNNB.COM Nov 08 2019 04:28:00 Comenity, PO Box 183003, Columbus, OH 43218-3003  
 518389840 +EDI: WFNNB.COM Nov 08 2019 04:28:00 Comenity Bank, Attn: Bankruptcy, PO Box 182125,  
 Columbus, OH 43218-2125  
 518389842 +EDI: WFNNB.COM Nov 08 2019 04:28:00 Comenity Bank, Attention: Bankruptcy, PO Box 182686,  
 Columbus, OH 43218-2686  
 518389841 +EDI: WFNNB.COM Nov 08 2019 04:28:00 Comenity Bank, PO Box 182789,  
 Columbus, OH 43218-2789  
 518389843 +EDI: CRFRSTNA.COM Nov 08 2019 04:23:00 Credit First , NA, 6275 Eastland Road,  
 Brookpark, OH 44142-1399  
 518389845 +EDI: CRFRSTNA.COM Nov 08 2019 04:23:00 Credit First National Association, PO Box 81315,  
 Cleveland, OH 44181-0315  
 518389844 +EDI: CRFRSTNA.COM Nov 08 2019 04:23:00 Credit First National Association,  
 Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315  
 518389846 EDI: CRFRSTNA.COM Nov 08 2019 04:23:00 Credit First, N.A., PO Box 81344,  
 Cleveland, OH 44188-0344  
 518389851 EDI: DISCOVER.COM Nov 08 2019 04:28:00 Discover, PO Box 30943, Salt Lake City, UT 84130  
 518389852 EDI: DISCOVER.COM Nov 08 2019 04:28:00 Discover, PO Box 30957, Salt Lake City, UT 84130  
 518389854 EDI: DISCOVER.COM Nov 08 2019 04:28:00 Discover Financial, Attn: Bankruptcy Department,  
 PO Box 15316, Wilmington, DE 19850  
 518389855 EDI: DISCOVER.COM Nov 08 2019 04:28:00 Discover Financial, Po Box 15316,  
 Wilmington, DE 19850  
 518389849 EDI: DISCOVER.COM Nov 08 2019 04:28:00 Discover, PO Box 5044, Sandy, UT 84091-5044  
 518389850 EDI: DISCOVER.COM Nov 08 2019 04:28:00 Discover, PO Box 5019, Sandy, UT 84091-5019  
 518389853 +EDI: DISCOVER.COM Nov 08 2019 04:28:00 Discover, PO Box 30423,  
 Salt Lake City, UT 84130-0423  
 518389856 +E-mail/Text: BKRMailOPS@weltman.com Nov 08 2019 00:06:32 Jared Galleria of Jewlery,  
 PO Box 740425, Cincinnati, OH 45274-0425

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 70

Date Rcvd: Nov 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518389858 +E-mail/Text: bncnotices@becket-lee.com Nov 08 2019 00:06:07 Kohl's, PO Box 3084,  
Milwaukee, WI 53201-3084  
518389857 +E-mail/Text: bncnotices@becket-lee.com Nov 08 2019 00:06:07 Kohl's, PO Box 2983,  
Milwaukee, WI 53201-2983  
518389860 +E-mail/Text: bncnotices@becket-lee.com Nov 08 2019 00:06:07 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
518389862 EDI: TSYS2.COM Nov 08 2019 04:28:00 Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564  
518389861 +EDI: TSYS2.COM Nov 08 2019 04:28:00 Macy's, 9111 Duke Blvd., Mason, OH 45040-8999  
518389864 +EDI: TSYS2.COM Nov 08 2019 04:28:00 Macy's Bankruptcy, PO Box 8053,  
Mason, OH 45040-8053  
518389867 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 08 2019 00:01:17 Merrick Bank,  
PO Box 660702, Dallas, TX 75266-0702  
518389866 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 08 2019 00:02:26 Merrick Bank,  
PO Box 9201, Old Bethpage, NY 11804-9001  
518389868 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 08 2019 00:01:23  
Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001  
518389869 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 08 2019 00:01:20  
Merrick Bank/CardWorks, PO Box 9201, Old Bethpage, NY 11804-9001  
518389876 +EDI: BANKAMER.COM Nov 08 2019 04:28:00 PNC Bank, PO Box 15137,  
Wilmington, DE 19886-5137  
518389878 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 08 2019 00:07:10 Quicken Loans,  
Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906  
518389879 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 08 2019 00:07:10 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
518389882 +EDI: SEARS.COM Nov 08 2019 04:28:00 Sears Credit Card, PO Box 183082,  
Columbus, OH 43218-3082  
518389884 +EDI: SEARS.COM Nov 08 2019 04:28:00 Sears Credit Card, PO Box 6282,  
Sioux Falls, SD 57117-6282  
518389885 +E-mail/Text: BKRMailOPS@weltman.com Nov 08 2019 00:06:33 Sterling Jewelers,  
Attn: Bankruptcy, 375 Ghent Road, Akron, OH 44333-4601  
518389886 +E-mail/Text: BKRMailOPS@weltman.com Nov 08 2019 00:06:33 Sterling Jewelers/Jared,  
375 Ghent Road, Fairlawn, OH 44333-4601  
518389887 +EDI: RMSC.COM Nov 08 2019 04:28:00 Synchrony Bank, Attn: Bankruptcy, PO Box 965060,  
Orlando, FL 32896-5060  
518389893 +EDI: RMSC.COM Nov 08 2019 04:28:00 Synchrony Bank, PO Box 530927,  
Atlanta, GA 30353-0927  
518389892 +EDI: RMSC.COM Nov 08 2019 04:28:00 Synchrony Bank, PO Box 960013,  
Orlando, FL 32896-0013  
518389888 +EDI: RMSC.COM Nov 08 2019 04:28:00 Synchrony Bank, PO Box 965015,  
Orlando, FL 32896-5015  
518389894 +EDI: RMSC.COM Nov 08 2019 04:28:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
518389895 +EDI: RMSC.COM Nov 08 2019 04:28:00 Synchrony Bank/Walmart, PO Box 965024,  
Orlando, FL 32896-5024  
518389896 EDI: TDBANKNORTH.COM Nov 08 2019 04:28:00 TD Bank, PO Box 8400, Lewiston, ME 04243  
518389897 EDI: TDBANKNORTH.COM Nov 08 2019 04:28:00 TD Banknorth, Operations Center, PO Box 1377,  
Lewiston, ME 04243

TOTAL: 55

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518389880\* +Quicken Loans Inc., Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906  
518389891\* +Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015  
518389890\* +Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 70

Date Rcvd: Nov 07, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfbis.com  
Herbert B. Raymond on behalf of Debtor Jacintha L. Geborde herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4